

In re: Case No. 19-16775  
Debtor Michael and Sandra Gay Waite Chapter 7

**NOTICE OF TELEPHONIC HEARING ON REAFFIRMATION AGREEMENT**

You are hereby notified of a hearing before the Honorable Christine M. Gravelle, United States Bankruptcy Judge.

SUBJECT OF HEARING: Reaffirmation Agreement between Debtor and  
Americredit Financial Services, Inc., dba GM Financial

LOCATION OF HEARING: United States Courthouse  
402 East State Street  
Courtroom No. 3  
Trenton, New Jersey 08608

DATE AND TIME: November 30, 2021 at 12:00PM

THE DEBTOR(S) MAY CONTACT THE COURT AT (609)858-9370 WITHIN 5 DAYS OF THE HEARING DATE TO APPEAR BY PHONE OR REQUEST A MORE CONVENIENT TIME

**NOTICE  
REAFFIRMATION AGREEMENT - FORM B2400A**

The Director of the Administrative Office of the United States Courts has published a recommended form of reaffirmation agreement, Form B2400A . This reaffirmation agreement form is available on this court's website at [www.njb.uscourts.gov](http://www.njb.uscourts.gov). Click on forms, then National Forms.

If you have not already done so, please file a substitute reaffirmation agreement using Form B2400A prior to the hearing.

JEANNE A. NAUGHTON, CLERK

Rachel Stillwell  
By Deputy Clerk

I hereby certify that I mailed a copy of the above notice to each of the following: Debtor, Attorney for debtor ( if any), Creditor, and Attorney for creditor (if any)  
Rachel Stillwell  
Deputy Clerk

In re:  
Michael Waite  
Sandra Gay Waite  
Debtors

Case No. 19-16775-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 05, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Waite, Sandra Gay Waite, 316 University Avenue, Pemberton, NJ 08068-1757

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 05 2021 20:24:00	Americredit Financial Services, Inc., dba GM Finan, PO Box 183853, Arlington, TX 76096-3853

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 05, 2021

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Joel R. Spivack

on behalf of Debtor Michael Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com

Joel R. Spivack

on behalf of Joint Debtor Sandra Gay Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed  
Certificates, Series 2006-HE1 rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7